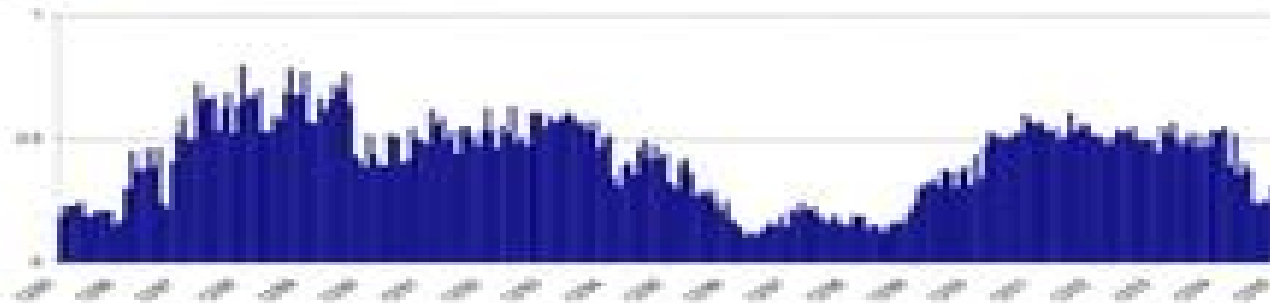


Figure 3. NYPR, December 1985-December 2005



Source: Lipper

Moving-Average Convergence/Divergence (MACD)

MACD is a popular technical indicator that indicates direction and changes in direction of a trend. As its name implies MACD is based on the difference between two moving averages—a short-term moving average and a longer-term moving average. In this case the short-term component is a 12-month moving average exponential moving average, and the longer-term component is a 26-month exponential moving average of the NYPR. When both averages are at the same level the MACD is zero. As the short- and longer-term moving averages diverge MACD increases in absolute terms, and vice versa when the moving averages converge. Traditionally, MACD is plotted with a nine-month exponential moving average of itself. This line is called the signal line and is used to indicate changes in trend direction.

To make use of the rather-academic NYPR indicator, we charted the MACD of the NYPR to see if there were any trends and/or directional changes in trends that could be used as signals to move a portfolio between active and passive funds—indicated by the differences in risk-adjusted returns. Changes in trend are indicated by the crossover of the MACD line and its nine-month exponential moving average.

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